



FSA Ombudsman News

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"It's not about who's right...it's about doing the right thing!"

Did you know:

- As of 2/29/04, ED Collections have totaled \$558.7 million, a 35% increase over last year.
- 79% of the 04-05 FAFSAs have been filed electronically.

Introducing our newest D.C. staff member:

Georgia (Russell) Trujillo. She comes to us from Direct Loan Servicing, bringing that program expertise as well as specialized experience with bankruptcy claims. Welcome, Russell!

Ombudsman Research Specialists

Kansas	Iowa
Michael Jacobs (785) 838-2258	Mike Johnson (319) 665-7678
Brenda Wall (785) 838-2245	Andrew Graham (319) 665-7679
Steve Currie (785) 830-2421	Jim Sislijia (319) 665-7677
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Feature Item:

The session on "Conditional Disability Discharge (CDD)" at the Student Loan Ombudsman meeting generated thoughtful discussion. Here are selected questions from the attendees. Answers will be distributed as soon as they are available.

1. What should be done with payments received after the preliminary discharge is granted and the claim forwarded to the Department of Education (ED)? For example a lender deemed a borrower eligible for TPD discharge and forwarded the claim to the guarantor. Following this action, but prior to notifying the borrower, a payment was received. At that point the borrower wasn't required to make a payment. Should the lender return the payment to the borrower or forward the payment to ED? Are there circumstances that would change that answer?
2. What should be done with involuntary payments received in error?
3. When is an involuntary payment considered received in error?
4. How can FSA better clarify and publicize the differences in the definition of "disability" between federal programs? Borrowers are confused.

Stay tuned for answers to these (and other) questions...

A Complaint is a Gift –Using customer feedback as a strategic tool - by Janelle Barlow and Claus Moller. Berret-Koehler: 1996, 222 pages. ISBN 1-881052-81-8 (Recommended by Grace Bartini, ASA)

Excerpt: p. 15. "The moment individuals or companies give any hint that they view complainers with suspicion, customers will fight back. Or even worse, they may go away angry and not say anything to the company but tell everyone else they know—when the company has no chance to defend itself."

Quotable quote....

"Customer service is a process; customer satisfaction is a relationship."
– Scot Williams, EDFUND, March 17, 2004

From the session on Customer Service vs Customer Satisfaction: Should there be a difference?

Ombudsman Kudos to:

Participants and attendees at the recent Student Loan Ombudsman meeting in Myrtle Beach, South Carolina. Special thanks to:

Pam Moran, ED's Office of Postsecondary Education

Luanne Dodge, TGS LC

Lester Fernandez, ED's Office of Inspector General

Grace Bartini, American Student Assistance

Scot Williams, EdFund

Tom Melecki, National Student Loan Program

Jennifer Ryder, ED's Borrower Services (CDDTS)

OmbudSpeak:

Mediate: 'mE-dE-"At.: verb.

To effect by action as an intermediary

Facilitate: f&-'si-l&-"tAt" transitive verb

To make easier, help bring about

www.webster.com

COMING EVENTS

April 18-21 The Ombudsman Association and the University and College Ombuds Association Annual Conference, Marriott Tucson University Hotel

April 28-30 Mapping Your Future Annual conference, Embassy Suites Hotel in downtown St. Louis